

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GEORGE T. MICHAEL, II  
JENNIFER A. COSTOLO-MICHAEL  
Debtor(s)

Case No. 23-21455GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2023.
- 2) The plan was confirmed on 08/09/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2025.
- 5) The case was converted on 02/24/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$258,289.19.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,093.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$24,093.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,214.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,445.58
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,659.98**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	414.00	NA	NA	0.00	0.00
AFFIRM	Unsecured	245.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	11,257.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	44,686.00	44,794.09	44,794.09	5,193.78	6,473.58
CAPITAL ONE AUTO FINANCE - DIV C	Secured	0.00	870.05	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	720.00	720.81	720.81	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	863.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,913.00	2,913.39	2,913.39	0.00	0.00
FAYETTE CARDIOLOGY	Unsecured	189.65	NA	NA	0.00	0.00
FEB DESTINY	Unsecured	667.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTIONS	Unsecured	384.68	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO LLC(*)	Secured	34,031.00	33,488.34	33,488.34	6,349.14	964.88
GEC/QVC	Unsecured	508.14	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,151.00	3,151.92	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,134.00	1,134.88	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	639.00	416.89	416.89	0.00	0.00
LVNV FUNDING LLC	Unsecured	467.00	467.46	467.46	0.00	0.00
LVNV FUNDING LLC	Unsecured	611.00	611.75	611.75	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	559.93	559.93	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,106.00	1,064.75	1,064.75	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,163.00	1,163.98	1,163.98	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	600.00	600.38	600.38	0.00	0.00
MIDLAND FUNDING	Unsecured	6,911.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	3,422.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	3,313.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,455.00	NA	NA	0.00	0.00
NELNET	Unsecured	701.00	NA	NA	0.00	0.00
NELNET O/B/O COLLEGE ASSIST	Unsecured	15,246.00	16,042.40	1,500.00	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	10,150.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	106.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Unsecured	1,367.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	9,795.00	9,793.21	0.00	2,101.64	0.00
PNC BANK NA	Secured	0.00	213.06	213.06	0.00	0.00
PNC BANK NA	Secured	1,252.00	827.85	827.85	231.20	52.73
PRA AG FUNDING LLC	Unsecured	5,341.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,555.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	432.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,400.00	4,400.49	4,400.49	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GE	Unsecured	900.00	967.74	967.74	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GE	Unsecured	938.00	1,001.46	1,001.46	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	13,000.00	NA	NA	0.00	0.00
SCOLOPAX LLC	Unsecured	NA	1,802.07	1,802.07	0.00	0.00
SNAP FINANCE	Unsecured	2,574.38	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	561.00	NA	NA	0.00	0.00
STATE FARM BANK FSB	Unsecured	16,607.56	NA	NA	0.00	0.00
TARGET	Unsecured	579.00	NA	NA	0.00	0.00
TBOM RETAIL	Unsecured	815.00	NA	NA	0.00	0.00
UNIFUND CCR LLC	Unsecured	1,154.27	1,154.27	1,154.27	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	1,409.59	NA	NA	0.00	0.00
WVU MEDICINE	Unsecured	122.53	753.34	753.34	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$827.85	\$2,332.84	\$52.73
Mortgage Arrearage	\$213.06	\$0.00	\$0.00
Debt Secured by Vehicle	\$78,282.43	\$11,542.92	\$7,438.46
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$79,323.34</b>	<b>\$13,875.76</b>	<b>\$7,491.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,098.71</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,659.98</u>
Disbursements to Creditors	<u>\$21,366.95</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$24,026.93</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/14/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.